

SERFF Tracking Number: ALLD-125975627 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274
 Company Tracking Number: CS51233-01-AR ET AL
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
 Variable
 Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing
 Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: MasterDex Plus SOV Sch Pg SERFF Tr Num: ALLD-125975627 State: ArkansasLH
 CS51233-01 Filing

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 41274
 Variable

Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: CS51233-01-AR ET AL State Status: Approved-Closed
 Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Mary Peterson, Patricia Evans Disposition Date: 01/12/2009

Date Submitted: 01/07/2009 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing

Project Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009

Corresponding Filing Tracking Number:

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Annuity Filing – CS51233-01-AR et al

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

The following forms are attached for your review.

SERFF Tracking Number: ALLD-125975627 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America
State Tracking Number: 41274
Company Tracking Number: CS51233-01-AR ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.005 Limited Flexible Premium
Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing
Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

CS51233-01-AR Contract Schedule Page

CS51261-02-AR Contract Schedule Page

CS51288-02-AR Contract Schedule Page

The above referenced forms are new and may be used with previously approved forms or those that may be approved in the future. These forms will be sold through independently licensed agents and/or brokers in all markets. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

The forms below will only be used on newly issued contracts, based on market conditions. A revised actuarial certification regarding the standard nonforfeiture change made to the Statement of Variability is attached. We certify that the forms comply with Regulation 49 and AR Code Ann. 23-79. In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Form CS51233-01-AR is a contract schedule page intended to be used with contract form C51233, previously approved by the Department on 7/12/2007 (SERFF #ALLD-125222072, State Tr. # 36268). The form lists variables associated with the contract. We certify that the only difference between this contract schedule and the previously approved contract schedule is the addition of variability for the minimum interest rate, and the form number. See the attached revised Statement of Variability (SOV) for added variability and updated minimum and maximum ranges and change to the rationale column for the calculation of the guaranteed minimum value interest/index rate. This new SOV replaces the version previously submitted.

Form CS51261-02-AR is a contract schedule page intended to be used with contract form C51261, previously approved by the Department on 7/12/2007 (SERFF #ALLD-125222072, State Tr. # 36268). The form lists variables associated with the contract. We certify that the only difference between this contract schedule and the previously approved

SERFF Tracking Number: ALLD-125975627 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274
Company Tracking Number: CS51233-01-AR ET AL
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing
Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

contract schedule is the addition of variability for the minimum interest rate, and the form number. See the attached revised Statement of Variability (SOV) for added variability and updated minimum and maximum ranges and change to the rationale column for the calculation of the guaranteed minimum value interest/index rate. This new SOV replaces the version previously submitted.

Form CS51288-02-AR is a contract schedule page intended to be used with contract form C51288-01, previously approved by the Department on 8/29/2007 (SERFF #ALLD-125271965, State Tr. # 36716). The form lists variables associated with the contract. We certify that the only difference between this contract schedule and the previously approved contract schedule is the addition of variability for the minimum interest rate, and the form number. See the attached revised Statement of Variability (SOV) for added variability and updated minimum and maximum ranges and change to the rationale column for the calculation of the guaranteed minimum value interest/index rate. This new SOV replaces the version previously submitted.

Please also see the changes made to the Statement of Variability's ranges for form CS91006 in the Minimum and Maximum columns. The prior SOV was submitted under SERFF #ALLD-125490442 (State Tr. # 38215) and approved on 2/26/2008. This new SOV has updated minimum and maximum ranges, and replaces the prior version submitted to the Department.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.765.6306, or send a note electronically to me at patricia.evans@Allianzlife.com.

Company and Contact

Filing Contact Information

Patricia Evans, Compliance Analyst	Patricia.Evans@Allianzlife.com
5701 Golden Hills Drive	(763) 765-7135 [Phone]
Minneapolis, MN 55416	(763) 765-6306[FAX]

Filing Company Information

Allianz Life Insurance Company of North	CoCode: 90611	State of Domicile: Minnesota
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SERFF Tracking Number: ALLD-125975627 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274
Company Tracking Number: CS51233-01-AR ET AL
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing
Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing
America

5701 Golden Hills Drive Group Code: 761 Company Type: 04
Minneapolis, MN 55416-1297 Group Name: State ID Number:
(800) 328-5601 ext. [Phone] FEIN Number: 41-1366075

SERFF Tracking Number: ALLD-125975627 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274
Company Tracking Number: CS51233-01-AR ET AL
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing
Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation: Retaliatory fee is greater than state fee (3 forms @ \$20/ea. = \$60)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$75.00	01/07/2009	24868534

SERFF Tracking Number: *ALLD-125975627* *State:* *Arkansas*
Filing Company: *Allianz Life Insurance Company of North* *State Tracking Number:* *41274*
 America
Company Tracking Number: *CS51233-01-AR ET AL*
TOI: *A02I Individual Annuities- Deferred Non-* *Sub-TOI:* *A02I.005 Limited Flexible Premium*
 Variable
Product Name: *MasterDex Plus SOV Sch Pg CS51233-01 Filing*
Project Name/Number: *MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/12/2009	01/12/2009

SERFF Tracking Number:	ALLD-125975627	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	41274
Company Tracking Number:	CS51233-01-AR ET AL		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.005 Limited Flexible Premium
Product Name:	MasterDex Plus SOV Sch Pg CS51233-01 Filing		
Project Name/Number:	MasterDex Plus SOV Sch Pg CS51233-01 Filing		

Disposition

Disposition Date: 01/12/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125975627 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274

Company Tracking Number: CS51233-01-AR ET AL

TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing

Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Contract Schedule Page		Yes
Form	Contract Schedule Page		Yes
Form	Contract Schedule Page		Yes

SERFF Tracking Number: ALLD-125975627 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274

Company Tracking Number: CS51233-01-AR ET AL

TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing

Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

Form Schedule

Lead Form Number: CS51233-01

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CS51233-01-AR	Schedule Pages	Contract Schedule Page	Initial		50	CS51233-01-AR.pdf
	CS51261-02-AR	Schedule Pages	Contract Schedule Page	Initial		50	CS51261-02-AR.pdf
	CS51288-02-AR	Schedule Pages	Contract Schedule Page	Initial		50	CS51288-02-AR.pdf

CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[June 15, 2062]		

TABLE OF SURRENDER CHARGE PERCENTAGES

Beginning of Contract Year	1	2	3	4	5	6	7	8 +
Surrender Charge Percentage	10.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	0.00%

The Surrender Charge Percentage will decrease by 1/12 of 1% on each Monthly Anniversary Day, until the beginning of Contract Year 8 when the Surrender Charge will equal 0.00%.

Values on the Contract Date:

Accumulation Value (ACV):	\$[100,000]
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Rates Applicable on the Contract Date:

Interim Interest Allocation:

Current Credited Rate: [1.5]% for the first Contract Year, no less than [1.5]% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor: 87.5%

GMV Interest Rate:	[1.5%-3% for any Index Allocation guaranteed for all Contract Years, 1.5%-3% for any Interest Allocation guaranteed for all Contract Years].
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After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

ALLOCATION INFORMATION FOLLOWS

CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Premium Allocation Percentage:	[8]%
Allocated ACV:	[\$8,000]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%

[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]

[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]

[Index Allocation:	[Nasdaq-100@**]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]

[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]

[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,000]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[7]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]

CONTRACT SCHEDULE (continued)

<p>[Index Allocation: [Crediting Method: [Premium Allocation Percentage: [Allocated ACV: [Participation Rate: [Cap:</p>	<p>[Standard & Poor's 500*** Index]] [Monthly Sum]] [8]]%] [\$[8,000]] [100]]% for all Contract Years] [3.00]]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]</p>
<p>[Index Allocation: [Crediting Method: [Premium Allocation Percentage: [Allocated ACV: [Participation Rate: [Annual Spread:</p>	<p>[Standard & Poor's 500*** Index]] [Monthly Average]] [8]]%] [\$[8,000]] [100]]% for all Contract Years] [1.5]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%</p>
<p>[Blended Index Allocation:] [Crediting Method: [Premium Allocation Percentage: [Allocated ACV: [Participation Rate: [Cap:</p>	<p>[Indexes and Index Weights for all Contract Years:] [Dow Jones Industrials**** Weight of [35]]%, FTSE 100* Weight of [20]]%, Lehman Brothers U.S. Aggregate Index***** Weight of [35]]%, Russell 2000 Weight of [10]]%] [Annual Point-to-Point]] [8]]%] [\$[8,000]] [100]]% for all Contract Years] [8.50]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]</p>
<p>[Blended Index Allocation:] [Crediting Method: [Premium Allocation Percentage: [Allocated ACV: [Participation Rate: [Annual Spread:</p>	<p>[Indexes and Index Weights for all Contract Years:] [Dow Jones Industrials**** Weight of [35]]%, FTSE 100* Weight of [20]]%, Lehman Brothers U.S. Aggregate Index***** Weight of [35]]%, Russell 2000 Weight of [10]]%] [Monthly Average]] [8]]%] [\$[8,000]] [100]]% for all Contract Years] [0.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%</p>
<p>[Fixed Interest Allocation:] [Premium Allocation Percentage: [Allocated ACV: [Current Credited Rate:</p>	<p>[12]]%] [\$[12,000]] [1.5]]% for the [first Contract Year], no less than [1.5]]% thereafter.]</p>

CONTRACT SCHEDULE (continued)

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[*****Lehman Brothers (the "index sponsor") sponsors the Lehman Brothers U. S. Aggregate Index (the "Index"). Direct investment in the Index is not possible. The index sponsor does not sponsor, endorse, sell or promote the Allianz MasterDex Plus Annuity ("the product") or make any representation regarding the advisability of investing in the product. The index sponsor has no responsibility for and does not participate in the management of the product.]

GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	10 Yrs Certain & Life Female Ann.	20 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY

Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[June 15, 2062]		

TABLE OF SURRENDER CHARGE PERCENTAGES

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	15.00%	15.00%	15.00%	15.00%	12.86%	10.71%	8.57%	6.43%	4.29%	2.14%	0.00%

Beginning in Contract Year 4, the Surrender Charge Percentage will decrease by 0.1786% on each Monthly Anniversary Day, until the beginning of Contract Year 11 when the Surrender Charge will equal 0.00%.

Accumulation Period:

Premium Bonus Percentage: [5]% for the first [5] Contract Years

Values on the Contract Date:

Accumulation Value (ACV): \$[105,000]

Rates Applicable on the Contract Date:

Interim Interest Allocation:

Current Credited Rate: [1.5]% for the first Contract Year, no less than [1.5]% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor: 87.5%

GMV Interest Rate: [2%-3% for any Index Allocation guaranteed for all Contract Years,
2%-3% for any Interest Allocation guaranteed for all Contract Years].

After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

ALLOCATION INFORMATION FOLLOWS

CONTRACT SCHEDULE (continued)

Initial Allocation Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Premium Allocation Percentage:	[8]%
Allocated ACV:	[\$8,400]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Nasdaq-100@**]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[7]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]

CONTRACT SCHEDULE (continued)

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.00]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.5]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]%,
	FTSE 100* Weight of [20]%,
	Lehman Brothers U.S. Aggregate Index***** Weight of [35]%,
	Russell 2000 Weight of [10]%]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[8.50]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]
[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]%,
	FTSE 100* Weight of [20]%,
	Lehman Brothers U.S. Aggregate Index***** Weight of [35]%,
	Russell 2000 Weight of [10]%]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ACV:	[\$8,400]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[0.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Fixed Interest Allocation:]	
[Premium Allocation Percentage:	[12]%]
[Allocated ACV:	[\$12,600]]
[Current Credited Rate:	[1.5]% for the [first Contract Year], no less than [1.5]% thereafter.]

CONTRACT SCHEDULE (continued)

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GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	10 Yrs Certain & Life Female Ann.	20 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY

Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

[Income Withdrawal Rider

Annual Rider Charge: [0.40]%

Eligible Ages for Income Withdrawals: [60-90]

Annual Withdrawal Percentage Table

Owner's Age at the time Income Withdrawal payments begin, if single life withdrawal option:

Ages [60 – 69]: [5]%
Ages [70 – 79]: [6]%
Ages [80 – 90]: [7]%

Younger Owner's Age at the time Income Withdrawal payments begin, if joint life withdrawal option:

Ages [60 – 69]: [4.5]%
Ages [70 – 79]: [5.5]%
Ages [80 – 90]: [6.5]%]

Treasury Benchmark Rate: [5]%

Minimum Income Withdrawal payment: \$[100]]

[Income Withdrawal Inflation Rider

Annual Rider Charge: [0.15]%]

CONTRACT SCHEDULE

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[June 15, 2007]
Initial Premium:	[\$100,000]	Monthly Anniversary Day	[15]
Annuity Date:	[June 15, 2062]		

Accumulation Period:

Premium Bonus Percentage: [10]% for the first [5] Contract Years

Values on the Contract Date:

Annuity Value (ANV): \$[110,000]

Rates Applicable on the Contract Date:

Interim Interest Allocation:

Current Credited Rate: [2]% for the first Contract Year, no less than [2]% thereafter.

Cash Surrender Value (CSV) Factor:

[87.5]%

CSV Interest Rate:

[1.5]% for the first 10 Contract Years, no less than 1.5% thereafter.

Guaranteed Minimum Value (GMV) Premium Factor:

87.5%

GMV Interest Rate:

[1%-3% for any Index Allocation guaranteed for all Contract Years,
1%-3% for any Interest Allocation guaranteed for all Contract Years].

After the Annuity Date:

Guaranteed Interest Rate for Annuity Payments: [1]%

ALLOCATION INFORMATION FOLLOWS

CONTRACT SCHEDULE (continued)

Annuitization Value Details:

Index Allocation:	[FTSE 100*]
Crediting Method:	[Annual Point-to-Point]
Premium Allocation Percentage:	[8]%
Allocated ANV:	[\$8,800]
Participation Rate:	[100]% for all Contract Years
Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ANV:	[\$8,800]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[FTSE 100*]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ANV:	[\$8,800]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[1.50]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Nasdaq-100@**]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ANV:	[\$8,800]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[6.75]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]%]
[Allocated ANV:	[\$8,800]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[3.50]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]
[Index Allocation:	[Nasdaq-100**]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]%]
[Allocated ANV:	[\$8,800]]
[Participation Rate:	[100]% for all Contract Years]
[Annual Spread:	[2]% for the [first Contract Year], subsequent Contract Years will not be more than [5]%]
[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]%]
[Allocated ANV:	[\$8,800]]
[Participation Rate:	[100]% for all Contract Years]
[Cap:	[7]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]

CONTRACT SCHEDULE (continued)

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Sum]]
[Premium Allocation Percentage:	[8]]%
[Allocated ANV:	[\$[8,800]]
[Participation Rate:	[100]]% for all Contract Years]
[Cap:	[3.00]]% for the [first Contract Year], subsequent Contract Years will not be less than 1.25%]

[Index Allocation:	[Standard & Poor's 500*** Index]]
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]]%
[Allocated ANV:	[\$[8,800]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[1.5]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]]%,
	FTSE 100* Weight of [20]]%,
	Lehman Brothers U.S. Aggregate Index***** Weight of [35]]%,
	Russell 2000 Weight of [10]]%
[Crediting Method:	[Annual Point-to-Point]]
[Premium Allocation Percentage:	[8]]%
[Allocated ANV:	[\$[8,800]]
[Participation Rate:	[100]]% for all Contract Years]
[Cap:	[8.50]]% for the [first Contract Year], subsequent Contract Years will not be less than 3%]

[Blended Index Allocation:]	[Indexes and Index Weights for all Contract Years:]
	[Dow Jones Industrials**** Weight of [35]]%,
	FTSE 100* Weight of [20]]%,
	Lehman Brothers U.S. Aggregate Index***** Weight of [35]]%,
	Russell 2000 Weight of [10]]%
[Crediting Method:	[Monthly Average]]
[Premium Allocation Percentage:	[8]]%
[Allocated ANV:	[\$[8,800]]
[Participation Rate:	[100]]% for all Contract Years]
[Annual Spread:	[0.50]]% for the [first Contract Year], subsequent Contract Years will not be more than [5]]%

[Fixed Interest Allocation:]	
[Premium Allocation Percentage:	[12]]%
[Allocated ANV:	[\$[13,200]]
[Current Credited Rate:	[2]]% for the [first Contract Year], no less than [2]]% thereafter.]

CONTRACT SCHEDULE (continued)

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GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
	No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.	Male Ann.	Female Ann.
	5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30
	6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37
	7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45
	8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53
	9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60
	10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68
	11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76
	12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84
	13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91
	14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99
	15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06
	16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13
	17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19
	18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25
	19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30
	20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35
	21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39
	22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43
	23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46
	24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49
	25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51
	26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53
	27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55
	28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56
	29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57
	30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58
			85	11.60	10.81	7.84	7.71	4.58	4.58
			86	12.24	11.48	7.96	7.85	4.59	4.59
			87	12.92	12.21	8.07	7.98	4.59	4.59
			88	13.65	12.98	8.18	8.10	4.59	4.59
			89	14.42	13.79	8.27	8.21	4.59	4.59
			90	15.24	14.64	8.36	8.30	4.59	4.59]

GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY

Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY

Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living.
2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.

Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

SERFF Tracking Number:	ALLD-125975627	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	41274
Company Tracking Number:	CS51233-01-AR ET AL		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.005 Limited Flexible Premium
Product Name:	MasterDex Plus SOV Sch Pg CS51233-01 Filing		
Project Name/Number:	MasterDex Plus SOV Sch Pg CS51233-01 Filing		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125975627 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41274
Company Tracking Number: CS51233-01-AR ET AL
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable
Product Name: MasterDex Plus SOV Sch Pg CS51233-01 Filing
Project Name/Number: MasterDex Plus SOV Sch Pg CS51233-01 Filing/MasterDex Plus SOV Sch Pg CS51233-01 Filing

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 01/06/2009
Comments:
Attachments:
Certificate of Compliance Reg 19 and 11-83.pdf
Certificate of Readability.pdf

Review Status:

Satisfied -Name: Application 01/06/2009
Comments:
Application ANN-01 (approved 8/27/07, SERFF #ALLC-125264320) will be used with these forms.

Review Status:

Satisfied -Name: Statement of Variability 01/07/2009
Comments:
Attachments:
MdexPlus CS51233-01-AR SOV.pdf
Mdex5Plus CS51261-02-AR SOV.pdf
Mdex10Plus C51288-02-AR SOV.pdf
MdexPlus Rider CS91006 SOV.pdf

CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

Allianz Life Insurance Company of North America



Martin G. Kline
AVP – Director of Product Filing

January 7, 2009

Contract Form Numbers:
CS51233-01-AR
CS51261-02-AR
CS51288-02-AR

CERTIFICATE OF READABILITY

Contract Form	Flesch Score
CS51233-01-AR	50
CS51261-02-AR	50
CS51288-02-AR	50

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.



Date: January 5, 2009

Martin G. Kline, AVP Product Development

Statement of Variability
Allianz Life Insurance Company of North America
Contract Form C51233, Contract Schedule Form CS51233-01-AR

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Interim Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	GMV Interest Rate for Index Allocations	1.5%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points c) is the Index offset <p>-The Equity Index offset will not exceed the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.</p> <p>-The indexed interest rate will be rounded to the nearest 5 basis points</p> <p>-The resulting indexed interest rate will be no lower than 1.5%</p> <p>-The resulting indexed interest rate will be no greater than 3%</p> <p>-A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>

Statement of Variability
Allianz Life Insurance Company of North America
Contract Form C51233, Contract Schedule Form CS51233-01-AR

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate for Interest Allocations	1.5%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for interest allocations will equal a) minus b), where:</p> <p style="margin-left: 40px;">a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p style="margin-left: 40px;">b) is the 125 basis points</p> <p>-The indexed interest rate will be rounded to the nearest 5 basis points</p> <p>-The resulting indexed interest rate will be no lower than 1.5%</p> <p>-The resulting indexed interest rate will be no greater than 3%</p> <p>-A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3A	Index Allocation	N/A	N/A	S&P 500 NASDAQ-100 FTSE 100 Blended Allocation	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	Annual Point-to-Point Monthly Sum Monthly Average	Contract duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.

Statement of Variability
Allianz Life Insurance Company of North America
Contract Form C51233, Contract Schedule Form CS51233-01-AR

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.
3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Current Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Spread: Guaranteed Annual Spread	3%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Lehman Aggregate Bond FTSE 100 Russell 2000	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	N/A	N/A	35% 35% 20% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Fixed Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Fixed Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.

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Allianz Life Insurance Company of North America
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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3D, 8	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
4	Additional Premium Period	1 year	50 years	3 years	Contract duration	Varies with market conditions and profitability concerns
4	Additional Premium Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Additional Premium Cumulative Limitation	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium Allocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing Reallocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Surrender Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Cumulative Partial Surrender Maximum Amount within a Contract Year	0%	20%	10%	Contract duration	Varies with market conditions and profitability concerns.
10	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

Statement of Variability
Allianz Life Insurance Company of North America
Contract Form C51261, Contract Schedule Form CS51261-02-AR,
Rider Form 91006, Rider Form 91007

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Premium Bonus Percentage	0%	20%	5%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3, 4	Premium Bonus Percentage Period	0 year	50 years	5 years	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Interim Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	GMV Interest Rate for Index Allocations	2%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points c) is the Equity Index offset <ul style="list-style-type: none"> - The Equity Index offset will not exceed the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued. -The indexed interest rate will be rounded to the nearest 5 basis points -The resulting indexed interest rate will be no lower than 2% -The resulting indexed interest rate will be no greater than 3% -A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract. <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>

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Rider Form 91006, Rider Form 91007

3	GMV Interest Rate for Interest Allocations	2%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for interest allocations will equal a) minus b), where:</p> <p style="padding-left: 40px;">a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p style="padding-left: 40px;">b) is the 125 basis points</p> <p>-The indexed interest rate will be rounded to the nearest 5 basis points -The resulting indexed interest rate will be no lower than 2% -The resulting indexed interest rate will be no greater than 3% -A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract.</p> <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3A	Index Allocation	N/A	N/A	S&P 500 NASDAQ-100 FTSE 100 Blended Allocation	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	Annual Point-to-Point Monthly Sum Monthly Average	Contract duration unless the index is discontinued or changed substantially	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.

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3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Current Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Spread: Guaranteed Annual Spread	3%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Indexes	N/A	N/A	Dow Jones Industrials Lehman Aggregate Bond FTSE 100 Russell 2000	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	N/A	N/A	35% 35% 20% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Fixed Interest Allocation: Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Fixed Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	1.5%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3D, 8	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
3E	Income Withdrawal Rider: Annual Rider Charge	0%	2%	0.40%	Contract duration	Varies with market conditions and profitability concerns
3E	Eligible Ages for Income Withdrawals	N/A	N/A	60-90	Contract duration	Varies with market conditions and profitability concerns

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3E	Annual Withdrawal Percentage Table: Age Bands if Single Life Withdrawal Option	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Withdrawal % if Single Life Withdrawal Option	N/A	N/A	5% 6% 7%	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Age Bands if Joint Life Withdrawal Option	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Withdrawal % if Joint Life Withdrawal Option	N/A	N/A	4.5% 5.5% 6.5%	Contract duration	Varies with market conditions and profitability concerns
3E	Treasury Benchmark Rate	0.5%	N/A	5%	Contract duration	Varies with market conditions such as interest rates or other factors
3E	Minimum Income Withdrawal payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3E	Income Withdrawal Inflation Rider: Annual Rider Charge	0%	2%	0.15%	Contract duration	Varies with market conditions and profitability concerns
4	Additional Premium Period	1 year	50 years	5 years	Contract duration	Varies with market conditions and profitability concerns
4	Additional Premium Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies
4	Additional Premium Cumulative Limitation	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium Allocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing Reallocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Surrender Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
9	Cumulative Partial Surrender Maximum Amount within a Contract Year	0%	20%	10%	Contract duration	Varies with market conditions and profitability concerns.

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10	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
14	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

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Allianz Life Insurance Company of North America
Contract Form C51288-01, Contract Schedule Form CS51288-02-AR

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	Premium Bonus Percentage	0%	20%	10%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3, 4	Premium Bonus Percentage Period	0 year	50 years	5 years	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	Interim Interest Allocation: Current Credited Rate	0.25%	N/A	2%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	Interim Interest Allocation: guaranteed Current Credited Rate	0.25%	N/A	2%	Contract year	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3	CSV Factor	87.5%	100%	87.5%	Contract duration	This value is variable in order for the Company to respond to market conditions such as interest rates or other factors and profitability concerns.
3	CSV Interest Rate	1.5%	N/A	1.5%	10 Years, same as Fixed Allocation Current Credited Rate thereafter	Varies with market conditions such as interest rates or other factors.

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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate for Index Allocations	1%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points c) is the Equity Index offset <ul style="list-style-type: none"> • The Equity Index offset will not exceed the lesser of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued. • The indexed interest rate will be rounded to the nearest 5 basis points • The resulting indexed interest rate will be no lower than 1% • The resulting indexed interest rate will be no greater than 3% • A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract. <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>

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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate for Interest Allocations	1%	3.0%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for interest allocations will equal a) minus b), where:</p> <p style="margin-left: 40px;">a) is the average of the daily closing values of the 5-year CMT during the second preceding month*</p> <p style="margin-left: 40px;">b) is the 125 basis points</p> <ul style="list-style-type: none"> • The indexed interest rate will be rounded to the nearest 5 basis points • The resulting indexed interest rate will be no lower than 1% • The resulting indexed interest rate will be no greater than 3% • A change in the indexed interest rate is only for new contract issues. Once a contract is issued, it is guaranteed for the life of that contract. <p>*Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.</p> <p>The monthly review of the indexed interest rate will be based on the same formula as above. The indexed interest rate will be recalculated every month.</p>
3, 3D	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors
3A	Index Allocation	N/A	N/A	<ul style="list-style-type: none"> • S&P 500 • NASDAQ-100 • FTSE 100 • Blended Allocation 	Contract duration unless the index is discontinued or changed substantially	The name of the index is left variable due to consumer choice. (Changes to the index will be submitted to Department for approval prior to use.)
3A	Crediting Method	N/A	N/A	<ul style="list-style-type: none"> • Annual Point-to-Point • Monthly Sum • Monthly Average 	Contract duration unless the index is discontinued or changed substantially.	The crediting method is left variable due to consumer choice.
3A	Participation Rate	10%	200%	100%	Contract duration	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.
3A	Cap: Current Cap	Guaranteed Cap	100%	Specific to each Index Allocation	Initial Guarantee Period	Varies with market conditions such as option costs or other factors. Future caps are guaranteed for a contract year and reported in the Annual Report.

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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3A	Cap: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Annual Cap	1.0%	10%	3%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Cap: Guaranteed Monthly Cap	0.50%	5%	1.25%	Contract duration	Varies with market conditions such as options costs or other factors. May be specific to each Index Allocation.
3A	Annual Spread: Current Spread	0%	Guaranteed Annual Spread	Specific to each Index Allocation	Initial Guaranteed Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a contract year and reported in the Annual Report.
3A	Annual Spread: Initial Guarantee Period	first Contract Year	first 10 Contract Years	first Contract Year	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3A	Spread: Guaranteed Annual Spread	3%	20%	8%	Contract duration	Varies with market conditions such as option costs or other factors. May be specific to each Index Allocation.
3B	Blended Index Allocation: Indexes	N/A	N/A	<ul style="list-style-type: none"> • Dow Jones Industrials • Lehman Aggregate Bond • FTSE 100 • Russell 2000 	Contract duration unless the index(es) is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
3B	Blended Index Allocation: Weights	N/A	N/A	<ul style="list-style-type: none"> • 35% • 35% • 20% • 10% 	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
3B	Fixed Interest Allocation: Current Credited Rate	0.25%	N/A	2%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3B	Fixed Interest Allocation: Current Credited Rate	0.25%	N/A	2%	Initial Guarantee Period	Varies with market conditions such as interest rates or other factors. Future credited rates are guaranteed for a contract year and reported in the Annual Report.
3D, 9	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3D,3E	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table
4	Additional Premium Period	1 year	50 years	5 years	Contract duration	Varies with market conditions and profitability concerns
4	Additional Premium Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions and administrative efficiencies

Statement of Variability
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Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
4	Additional Premium Cumulative Limitation	\$1,000	\$100,000	\$25,000	Contract duration	Varies with market conditions and profitability concerns.
4	Notification Period for changing Premium Allocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
4	Notification Period for changing Reallocation Percentages	1 day	60 days	21 days after a Contract Anniversary	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
10	Surrender Minimum Limitation	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
10	Cumulative Partial Surrender Maximum Amount within a Contract Year	0%	20%	10%	Contract duration	Varies with market conditions and profitability concerns.
11	Minimum Annuity Payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
15	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

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Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.

Page #s	Variable	Minimum	Maximum	Current	Effective	Rationale
3E	Income Withdrawal Rider: Annual Rider Charge	0%	2%	0.40%	Contract duration	Varies with market conditions and profitability concerns
3E	Eligible Ages for Income Withdrawals	N/A	N/A	60-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Age Bands if Single Life Withdrawal Option	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Withdrawal % if Single Life Withdrawal Option	N/A	N/A	5% 6% 7%	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Age Bands if Joint Life Withdrawal Option	N/A	N/A	60-69 70-79 80-90	Contract duration	Varies with market conditions and profitability concerns
3E	Annual Withdrawal Percentage Table: Withdrawal % if Joint Life Withdrawal Option	N/A	N/A	4.5% 5.5% 6.5%	Contract duration	Varies with market conditions and profitability concerns
3E	Treasury Benchmark Rate	0.5%	N/A	5%	Contract duration	Varies with market conditions such as interest rates or other factors
3E	Minimum Income Withdrawal payment	\$1	\$500	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3E	Income Withdrawal Inflation Rider: Annual Rider Charge	0%	2%	0.15%	Contract duration	Varies with market conditions and profitability concerns